

Information to identify the case:

Debtor 1	Mohamed H. Elnahal	Social Security number or ITIN	xxx-xx-0873
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	19-33928-JNP		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Mohamed H. Elnahal

8/16/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Mohamed H. Elnahal
Debtor

Case No. 19-33928-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1
Date Rcvd: Aug 16, 2021

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 32

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 18, 2021:

Recip ID	Recipient Name and Address
db	+ Mohamed H. Elnahal, 16 Wexford Lane, Linwood, NJ 08221-1382
518639445	+ Bankers Healthcare Group, 0234 West State Road 84, Fort Lauderdale, FL 33315
518639453	+ Genesis Finance, 3161 Michelson Drive, Irvine, CA 92612-4400
518639455	+ M&T Bank Mortgage, PO Box 900, Millsboro, DE 19966-0900
518639456	+ Mona Elgenaide, 16 Wexford Lane, Linwood, NJ 08221-1382
518758708	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court., State of New Jersey, Department of Taxation, PO Box 267, Trenton, NJ 08695

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 16 2021 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 16 2021 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518754087	Email/Text: bankruptcy@bhg-inc.com	Aug 16 2021 20:37:00	Bankers Healthcare Group LLC, 201 Solar Street, Syracuse, NY 13204
518639446	+ EDI: TSYS2.COM	Aug 17 2021 00:33:00	Barclays Bank, PO Box 8803, Wilmington, DE 19899-8803
518639447	+ EDI: CAPITALONE.COM	Aug 17 2021 00:33:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518639449	+ EDI: CITICORP.COM	Aug 17 2021 00:33:00	Citi Cards, PO Box 6241, Sioux Falls, SD 57117-6241
518639450	+ Email/PDF: creditonebknofications@resurgent.com	Aug 16 2021 20:47:05	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
518639451	EDI: DISCOVER.COM	Aug 17 2021 00:33:00	Discover, PO Box 15316, Wilmington, DE 19850
518639452	+ EDI: CITICORP.COM	Aug 17 2021 00:33:00	Exxon Mobile, PO Box 6497, Sioux Falls, SD 57117-6497
518697324	+ EDI: HY11.COM	Aug 17 2021 00:38:00	Hyundai Lease Titling Trust, PO Box 20809, Fountain Valley, CA 92728-0809
518639448	EDI: JPMORGANCHASE	Aug 17 2021 00:33:00	Chase, PO Box 15298, Wilmington, DE 19850
518751597	Email/PDF: resurgentbknofications@resurgent.com	Aug 16 2021 20:47:06	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518639454	+ Email/Text: bk@lendingclub.com	Aug 16 2021 20:37:00	Lending Club Corp, 71 Stevenson Street, San Francisco, CA 94105-2934
518750509	+ EDI: LENDNGCLUB	Aug 17 2021 00:33:00	Lending Club Corporation, 595 Market St., Suite

District/off: 0312-1

User: admin

Page 2 of 3

Date Rcvd: Aug 16, 2021

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518748308	Email/Text: camanagement@mtb.com		200, San Francisco, CA 94105-2807
518639457	+ EDI: NAVIENTFKASMSERV.COM	Aug 16 2021 20:37:00	M&T BANK, PO BOX 840, Buffalo, NY 14240
518651832	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Aug 17 2021 00:33:00	Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
518662033	+ EDI: AGFINANCE.COM	Aug 16 2021 20:37:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO Box 8961, Madison, WI 53708-8961
518981552	EDI: PRA.COM	Aug 17 2021 00:33:00	OneMain Financial, P.O. Box 3251, Evansville, IN 47731-3251
518981553	EDI: PRA.COM	Aug 17 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518754195	EDI: PRA.COM	Aug 17 2021 00:33:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518749599	EDI: PRA.COM	Aug 17 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o Barclays Bank Delaware, POB 41067, Norfolk VA 23541
518639458	+ EDI: CITICORP.COM	Aug 17 2021 00:33:00	Portfolio Recovery Associates, LLC, c/o PRICELINE, POB 41067, Norfolk, VA 23541
518639459	+ EDI: RMSC.COM	Aug 17 2021 00:33:00	Sunoco Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
518643535	+ EDI: RMSC.COM	Aug 17 2021 00:33:00	Synco/Amazon, PO Box 965015, Orlando, FL 32896-5015
518748161	+ EDI: AIS.COM	Aug 17 2021 00:38:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 16, 2021 at the address(es) listed below:

District/off: 0312-1

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Page 3 of 3

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Name	Email Address
Brian S. Thomas	on behalf of Debtor Mohamed H. Elnahal brian@brianthomaslaw.com
Denise E. Carlon	on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Jennifer R. Gorchow	on behalf of Trustee Isabel C. Balboa jgorchow@standingtrustee.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6